



SPENDING PLAN



Name:

Date:

"ants - frail as they are,
get plenty of food in for the winter."
Proverbs 30:25

For your closest Christian Budget Service visit
www.cbnz.org.nz and click on 'Budgeting In NZ'

INCOME			
	Freq- uency	Enter Amount	Weekly Amount
Wages	w		-
Partner's Income	w		-
Family Assistance/Child Support	w		-
Benefit (Type)	w		-
	w		-
Allowances/Other	w		-
	w		-
	w		-
TOTAL WEEKLY INCOME (A)			-

PAYMENTS			
	Freq- uency	Enter Amount	Weekly Amount
ACCOMMODATION			
Rent/Mortgage/Board	w		-
Power	m		-
Heating - Wood, Coal, Gas, etc	y		-
House/Garden Maintenance	y		-
Insurance - Contents	y		-
Insurance - House	y		-
Rates	y		-
Other	y		-
	y		-
Total Accommodation Payments		TOTAL (1)	-

HOUSEHOLD			
Food	w		-
Phone/Internet	m		-
Cellphone	m		-
Petrol	w		-
Fares - Bus/Taxi	w		-
Childcare/Creche/Kindy etc	w		-
Children's Pocket Money	w		-
Personal Cash	w		-
Appliance Rentals	w		-
Cigarettes/Alcohol	w		-
Entertainment	w		-
Giving - Church/Charity/Koha	w		-
Liabile Parent Contribution/Maint.	w		-
Lotto	w		-
Takeaways	w		-
Other	w		-
	w		-
	w		-
	f		-
	f		-
Total Household Payments		TOTAL (2)	-

VEHICLE			
Insurance - Vehicle	y		-
Hire Purchase - Vehicle	m		-
Maintenance	y		-
Registration	y		-
Warrant of Fitness	y		-
	y		-
	y		-
Total Fixed Vehicle Costs		TOTAL (3)	-

PAYMENTS <i>continued</i>			
	Freq- uency	Enter Amount	Weekly Amount
DEBT SERVICING			
Credit & Store Cards	m		-
	m		-
	m		-
	m		-
Hire Purchase	m		-
	m		-
	m		-
	m		-
Loan Repayments	m		-
	m		-
	m		-
	m		-
	m		-
	m		-
Court Payments	w		-
Work & Income Repayments	w		-
	w		-
Total Debt Servicing Costs		TOTAL (4)	-

OTHER			
Bank Fees	m		-
Clothing/Shoes	y		-
Dental/Optician	y		-
Dog Registration	y		-
Haircuts/Styling	y		-
Insurance - Life	y		-
Insurance - Medical	y		-
Doctor/Prescriptions	y		-
Presents	y		-
Savings	y		-
School Fees plus books etc	y		-
Subscriptions/Recreation	y		-
Vet Fees	y		-
Other	y		-
	y		-
	y		-
	y		-
Total Other Payments		TOTAL (5)	-

SUMMARY			
TOTAL WEEKLY INCOME (A)			-
SUBTOTALS	%	Amount	
Accommodation (Total 1)		-	
Household (Total 2)		-	
Vehicle (Total 3)		-	
Debt Servicing (Total 4)		-	
Other (Total 5)		-	
TOTAL PAYMENTS		-	-
TOTAL WEEKLY SURPLUS/DEFICIT			-

Bring all figures to a Weekly Amount- Adjust Frequency
Yearly divide by 52; **Q**uarterly multiply by 4 then divide by 52;
Monthly multiply by 12 then divide by 52; **F**ortnightly divide by 2.
 % Figure = Subtotal (e.g. Total 1) ÷ Total Income (A)